

**LAYTON PARK FINANCIAL GROUP, INC.**

	CPP Disbursement Date 12/18/2009	RSSD (Holding Company) 3590913	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$144	\$136	-5.6%		
Loans	\$96	\$87	-9.1%		
Construction & development	\$6	\$6	-0.3%		
Closed-end 1-4 family residential	\$11	\$9	-19.4%		
Home equity	\$3	\$3	-3.8%		
Credit card	\$0	\$0	-17.3%		
Other consumer	\$0	\$0	-75.2%		
Commercial & Industrial	\$20	\$15	-24.1%		
Commercial real estate	\$48	\$44	-8.2%		
Unused commitments	\$20	\$11	-44.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$9	\$12	25.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$5	-31.6%		
Cash & balances due	\$9	\$11	13.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$28	\$0	-100.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$31	\$0	-100.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$129	\$121	-6.4%		
Deposits	\$126	\$119	-5.4%		
Total other borrowings	\$3	\$1	-46.9%		
FHLB advances	\$3	\$1	-46.9%		
Equity					
Equity capital at quarter end	\$15	\$15	2.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.9%	10.5%	--		
Tier 1 risk based capital ratio	14.1%	14.9%	--		
Total risk based capital ratio	15.4%	16.1%	--		
Return on equity <sup>1</sup>	-0.6%	7.7%	--		
Return on assets <sup>1</sup>	-0.1%	0.8%	--		
Net interest margin <sup>1</sup>	3.9%	4.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	30.2%	17.7%	--		
Loss provision to net charge-offs (qtr)	114.3%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.7%	0.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.4%	16.4%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	1.6%	0.0%	1.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	11.2%	18.1%	0.0%	0.1%	--
Commercial real estate	6.6%	6.7%	0.3%	0.1%	--
Total loans	6.1%	8.3%	0.2%	0.1%	--